

EXHIBIT 13

EXHIBIT 13

REVISED EXHIBIT 14

(Reflecting March 2022 Disclosures)

Deficiencies in Answers to Interrogatories

Cynthia Nostro Revised Interrogatory Response served on 11/4/21 and revised on 1/7/2022 and 3/18/22

Interrog. No.	Request	Response	Insufficiency	What is needed
1	People with information	Provide names only: Particularly former Premium employees and "other individuals."	1. "identify" requires present or last known address and last known place of employment 2. Catchall of "anyone" else referred to.	Resolved.
2	Identify each document relating to responses or allegations in Complaint, Answer or retaliation lawsuit	General reference to documents produced and that will be produced.	1. Doesn't identify which documents came from which defendant; 2. Doesn't identify which documents relate to Complaint, answer or retaliatory lawsuit As a result, it is impossible to tell what response is and does not contain a free-standing response.	Unresolved. Must specifically comply with request so can then Comply with Rule 34 and identify who was producing them. Properly comply for all other defendants.
10	Identify all PMC employees in contact with	"certain employees, Including."	If no others, say so. If others, identify.	Resolved.
11	Identify all leads, individuals in PMC pipeline, customers or clients contacted or communicated with since leaving PMC	No one identified.	No response to this critically important question; moreover, and documents produced do not	Unresolved. Defendant amended to identify "borrowers", and not leads, individuals,

			show what came from whom.	customers or clients. Must respond completely and with all identifying information.
12	Identify all loans for which was a mlo since 4/1/2019	Limited answer to 4/24/2019.	Loans are in LARS – should be identified; relevant to damages, showing what was taken and how loans were originated; cannot fully obtain relevant information unless we know what they closed.	Unresolved. Defendant improperly refers Plaintiffs to Supreme' records.
14	Identify doctors etc.	Refused.	2 nd counterclaim for retaliation seeks damages for "emotional distress, suffering, inconvenience, mental anguish, and loss of enjoyment of life."	Unresolved. Waived privilege in sexual harassment case; Claims not relevant because "garden variety damages;" not what she has pleaded; has waived physician client privilege in other litigation; moreover, has not produced affidavit required to claim garden variety damages.
15	Identify all persons with whom you have discussed retaliatory lawsuit	Refers to Interrogatory Response # 1 but does not identify or provide identifying information.	Improper to reference another interrogatory and doesn't answer question.	Resolved.
16	Identify all persons with knowledge of alleged lost business or profits	Doesn't directly answer; says aware of some realtors who	Does not address any particular lost business or lost profits "because of the alleged	Resolved.

		would not work with her.	interference of Mr. Donoghue.”	
17	Identify all lost business	No Response.	Must identify.	Unresolved. Defendant reserves right to supplement with future knowledge. If Defendant is currently unaware of lost business, her response should so state.
18	Identify all compensation, reimbursement from Supreme including legal fees	No Response.	Needs to identify payments, commissions, and other payment.	Unresolved. Defendant referred to an employment agreement, but Plaintiffs still need to know what sales they were credited for; commissions and other payments by Supreme) paying legal fees relevant to improper means on tortious interference claim.
20	Identify all recruiters	Revised to admit spoke with recruiter at Supreme but did not identify.	Fails to identify recruiter.	Resolved.
21	Identify individuals with whom discussed sexual harassment lawsuit	Attorney client privilege.	No log; no lawsuit pending.	Resolved.
22	Describe content of discussion	Evasive – does not describe the content of each discussion, simply says discussed it.	Must fully respond.	Unresolved.

Deficiencies in Dylan Randall Revised Interrogatory Response served on 11/4/21 and revised on 1/7/2022 and 3/18/22

Interrog. No.	Request	Response	Insufficiency	What is needed
1	People with information	Provide names only: Particularly former Premium employees and "other individuals."	1. "Identify" requires present or last known address and last known place of employment. 2. Catchall of anyone else referred to.	Resolved.
2	Identify each document relating to responses or allegations in Complaint, Answer or retaliation lawsuit	General reference to documents produced and that will be produced.	1. Doesn't identify which documents came from which defendant; 2. Doesn't identify which documents relate to Complaint, answer or retaliatory lawsuit.	Unresolved. Comply Rule 34 and identify who was producing each document; properly comply for all others.
10	Identify all PMC employees in contact with	Been in contact with, Including."	If no others, say so. If others, identify.	Resolved.
11	Identify all leads, individuals in PMC pipeline, customers or clients contacted or communicated with since leaving PMC	No one identified.	No response to this critically important question; moreover, and documents produced do not show what came from whom.	Unresolved. Defendant amended to identify "borrowers", but not leads, individuals, customers or clients.
12	Identify all loans for which was a mlo since 4/1/2019	Limited answer to 4/24/2019.	Loans are in LARS – should be identified; relevant to damages.	Unresolved. Defendant improperly refers Plaintiffs to Supreme' records.
14	Identify all persons with whom you have	Refers to Interrogatory # 1 but does not	Improper to reference another	Resolved.

	discussed retaliatory lawsuit	identify or provide identifying information.	interrogatory and doesn't answer question.	
15	Identify all persons with knowledge of alleged lost business or profits	Doesn't directly answer; says aware of some realtors who would not work with her.	Does not address any particular lost business or lost profits "because of the alleged interference of Mr. Donoghue."	Resolved.
16	Identify all lost business	No response.	Must identify.	Unresolved. Defendant reserves right to supplement with future knowledge. If Defendant is currently unaware of lost business, her response should so state.
17	Identify all compensation , reimbursement from Supreme including legal fees	No response.	Needs to identify payments, commissions and other payment.	Unresolved. Defendant referred to an employment agreement, but Plaintiffs still need to know what sales they were credited for; commissions and other payments by Supreme) paying legal fees relevant to improper means on tortious interference claim.
18	Identify all recruiters	Revised to admit spoke with recruiter at Supreme but did not identify.	Fails to identify recruiter.	Resolved.
19	Identify individuals with whom discussed sexual harassment lawsuit	Attorney client privilege.	No log; no lawsuit pending.	Unresolved. Defendant fails to produce privilege log.

20	Describe content of discussion	Evasive – does not describe the content of each discussion, simply says discussed it with Cindy and Nye spoke with him.	Must fully respond.	Unresolved. Response contains insufficient detail.
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Deficiencies in David Popham Revised Interrogatory Response served on 11/4/2 and revised on 1/7/2022 and and 3/18/22

Interrog. No.	Request	Response	Insufficiency	What is needed
1	People with information	Provide names only: Particularly former Premium employees and "other individuals."	1. "identify" requires present or last known address and last known place of employment. 2. Catchall of anyone else referred to.	Resolved.
2	Identify each document relating to responses or allegations in Complaint, Answer or retaliation lawsuit	General reference to documents produced and that will be produced.	1. Doesn't identify which documents came from which defendant; 2. Doesn't identify which documents relate to Complaint, answer or retaliatory lawsuit.	Unresolved. Comply Rule 34 Identify who was producing them. Properly comply for all others.
10	Identify all PMC employees in contact with	Been in contact with, Including."	If no others, say so. If others, identify.	Resolved.
11	Identify all leads, individuals in PMC pipeline, customers or clients contacted or communicated with since leaving PMC	No one identified.	No response to this critically important question; moreover, and documents produced do not show what came from whom.	Unresolved. Defendant amended to identify "borrowers", but not leads, individuals, customers or clients.
12	Identify all loans for which was a mlo since 4/1/2019	Not MLO until 1/2020 but doesn't identify.	Loans are in LARS – should be identified; relevant to damages.	Unresolved. Defendant improperly refers Plaintiffs to Supreme' records.
15	Identify all persons with knowledge of alleged lost business or profits	Doesn't directly answer; says aware of some realtors who	Does not address any particular lost business or lost	Resolved.

		would not work with her.	profits "because of the alleged interference of Mr. Donoghue."	
16	Identify all lost business	No response.	Must identify.	Unresolved. Defendant reserves right to supplement with future knowledge. If Defendant is currently unaware of lost business, her response should so state.
17	Identify all compensation , reimbursement from Supreme including legal fees	No response.	Needs to identify payments, commissions and other payment.	Unresolved. Defendant referred to an employment agreement, but Plaintiffs still need to know what sales they were credited for; commissions and other payments by Supreme) paying legal fees relevant to improper means on tortious interference claim.
19	Identify individuals with whom discussed sexual harassment lawsuit	Attorney client privilege.	No log; no lawsuit pending.	Unresolved. No privilege log.
20	Describe content of discussion	Evasive – does not describe the content of each discussion, simply says discussed it with Cindy and Nye spoke with him.	Must fully respond.	Unresolved.

DEFICIENCIES IN SUPREME INTERROGATORY RESPONSES

Interrog. No.	Request	Response	Insufficiency	What is needed
2	Describe "all" circumstances under which you decided to open the Williamsville office	Pursue business activities.	Evasive; doesn't list all.	Unresolved. List all reasons.
3	Identify statements from any person with information concerning allegations in complaint, answer and/or retaliatory lawsuit	Not in possession.	Statements must be identified; not in possession insufficient for request to identify; also objects on privilege but no log presented.	Unresolved.
4	Identify each document relating to responses or allegations in Complaint, Answer or retaliation lawsuit	No Response.	Must respond, produce and identify.	Unresolved. Must identify and then Comply Rule 34.
5-7	Describe each defendant's employment including entitlement to salary, commissions, reimbursements and legal fees	No answer to salary, commissions, reimbursements and legal fees.	We are entitled to an answer that can be put in evidence; this is evasive.	Unresolved.
8	Identify efforts to safeguard PMC's information	Evasive; only says required confidentiality agreements for their information;	Full answer needed; if didn't do anything else, say so.	Unresolved.
9	Identify those licensed to conduct mortgage banking in NY	Not Answered.	Full answer needed; relevant to show who could have originated what loans and whether Premium's information used.	Unresolved.
10	Identify all regulatory communication in connection with business in NY	Not Answered.	May contain reports of stealing data if they met their obligations! Also, relevant to show whether	Unresolved.

			doing business in NY – i.e., no or virtually no business before they took our loans; helps to pinpoint timing; also may contain admissions.	
11	Identify all PMC employees in contact with or communicated with	No Response.	Relevant to corporate raiding.	Unresolved.
12	Identify all customers or clients or who has done business within Williamsville since retaining Popham, Nostro and/or Randall	No one identified. Improperly self-limited to ones for whom we can show applications or credit reports; note they file LARS so the information is readily obtainable. Also limited dates.	No response to this critically important question; moreover, and documents produced do not show what came from whom.	Unresolved.
13	Identify all records in which income and profits	Not answered; trying to impose artificial restrictions.	Has LAR and other documents.	Unresolved. Must respond completely ; Relevant to damages;
14	Identify 3 rd parties to whom markets and sells indebtedness	Not Answered.	Relevant to damages.	Unresolved.
15	Identify all loans sold to any 3 rd party	Not Answered.	Relevant to damages.	Unresolved.
16	Describe how revenue earned	Not answered; improperly refers to answer to another interrogatory.		Unresolved.
17	Identify Supreme's revenue for loans in NY	No Response.	Relevant to damages.	Unresolved. Needs to not be evasive

18	Identify facts supporting first affirmative defense of failure to state a claim	No Response.	Must identify; contention interrogatories permissible – see above; will limit discovery – exactly what this interrogatory is for.	
19	Identify facts supporting 3rd affirmative defense of unclean hands.	No Response.		Unresolved. Need to know claim to focus discovery; also they have the burden on an affirmative defense so should be able to state basis.
20	Identify facts supporting 4th affirmative defense of waiver and estoppel	No Response.		Unresolved.
21	Identify facts supporting 5th affirmative defense of statute of limitations	No Response.		Unresolved.
22	Identify facts supporting 6th affirmative defense of laches	No Response.	Must fully respond.	Unresolved.
23	Identify facts supporting 7th affirmative defense of intervening or superseding cause	No Response.		Unresolved.
24	Identify facts supporting 8th affirmative defense of failure to mitigate damages	No Response.		Unresolved.
25	Pending or threatened litigation pending against them	No response.	Goes to malice and corporate raiding efforts;	Unresolved.

Deficiencies to Defendants' Responses to Notice to Produce

No.	Request	Response	Insufficiency	What is needed
1	All documents concerning allegations in retaliation lawsuit, Complaint or answer	Evasive: "Some documents "may be contained in disclosure."	Cannot tell from response whether any documents are contained and if so, which ones are responsive. Need to designate what is responsive; also does not appear to be complete; eg, references talking to Supreme but does not seem to have those communications.	Unresolved. Produce all; designate who is producing what and Identify which documents are responsive to that request (see fn. 1 for requirement)
2	All documents reviewed or relied upon in drafting responses or Retaliation Lawsuit or Answer	Nothing; claims privilege but no log.		Unresolved.
3	All documents or correspondence which may lead to the discovery of relevant information	No response.		Unresolved.
4	All written or oral statements or reports concerning the facts and circumstances of allegations in Complaint, Answer or Retaliatory Lawsuit	No response No statements No investigation file No government reports: claims privileged.	Must produce all; if there are some documents that are privileged, must produce privilege log and produce anything that is not privileged.	Unresolved.
5	Audio or video recording	Not aware of any.	Must search for possession, custody or control and reveal what they have done to see; note this would include voice mails.	Unresolved.
6	Emails, communication etc. between Supreme and employees and others concerning allegations in Complaint, Answer or Retaliatory lawsuit	No response.	This is at the heart of tortious interference claim; as well as determining the scope of the unfair competition.	Unresolved.
			Deleted RTP Supreme about opening Williamsville office.	

7	Documents deleted or transmitted from PMC files	Randall: Has paper copies of now expired credit reports which can be examined; Other than that, Randall, Cindy and Popham say that they are not "in possession of any other PMC information."	Note: This is critical to the case; Randall and Nostro's responses and what they say in text messages is contrary to the response and raises the issue of either non-disclosure or spoliation; same for Popham; know that they copied loan files, Lenderlogix, agents names, etc....	Unresolved.
8	All documents concerning or reflecting summaries ... of data stored in PMCs offices, files	Nothing identified as having been produced; references answer to 7.	Must be identified and produced.	Unresolved.
9	All emails documents etc.. sent from PMC email address to personal email while employed by PMC	Says that they will provide "responsive relevant documents." but nothing identified as having been provided.	Must be identified and produced.	Unresolved.
11	Documents concerning employment including documents produced to recruiter	Object overly broad; have not indicated that they will produce anything.	Have not produced all compensation agreements; have not produced all recruitment documents or negotiations; no advertisements, offers, etc.... No commissions, no salary information.	Unresolved.
12	All documents concerning employment or potential employment at supreme of former or current employees		Not produced.	Unresolved.
13	Documents concerning resignation communications and conversations	Not in possession; objects privilege.	No privilege log; don't know what is supposed to be responsive; don't know if claims everything produced but there are text messages so obviously someone is	Unresolved.

			in possession of something.	
14	Documents between supreme and others about resignation	Same as above.	No privilege log; don't know what is supposed to be responsive; don't know if claims anything produced; cannot tell who produced what but there are some communications produced that are communications with Supreme about date of resignation.	Unresolved.
16	Communications with PMC former employees since opening Williamsville office	All 3 say privileged and not aware of any.	No privilege log.	Unresolved.
18	Documents concerning all persons or entities contacted by Supreme or any defendant concerning PMC customers, potential customers, pipeline customers	Nothing designated as such even though says will produce relevant non-privileged information.	No privilege log; don't know what is supposed to be responsive; don't know if claims everything produced.	Unresolved.
19	Documents between Supreme and defendants concerning customers of PMC, potential customers	Privilege but no log; all 3 claim not in possession but we know that they copied documents and that there were negotiations where there was an exchange of profit calculations etc (Peter Alongi).	Other documents identified such as estimates between Peter Alongi and defendants not disclosed; no text messages, no email transmittals, no voicemails.	Unresolved.
20	Documents concerning protection, limitation, use or dissemination of PMC information	Produced confidentiality agreement with Supreme and loan officer agreement but nothing else.	Text messages show dissemination of Premium information; either spoliation or incomplete discovery.	Unresolved.
21	Documents and communications concerning PMC customers, leads, etc since Nostro, Randall and Popham let PMC	Only agrees to produce letters where people say they are removing files from Premium; there	If nothing else that is responsive should say so; this is evasive and does not fully respond.	Unresolved.

		must be additional communications leading to those letters.		
22	Records concerning reimbursement, compensation, commissions and legal fees paid on behalf of individual defendants	Nothing produced; Objects overly broad.	Must produce all.	Unresolved.
25	Documents or communications between Donoghue and any real estate agents they had a relationship with	All 3 says that they don't possess	Need to say nothing in possession, custody or control and describe search	Unresolved.
26	Statements concerning dissemination or sharing of lawsuit	Nothing produced.	See individid. Text messages disclosed between Supreme and (either JR or Tirio) concerning lawsuit; texts referring to discussing lawsuit with Supreme.	Unresolved. Vexatious Lawsuit part of corporate raiding
27	Communications between defendants concerning dissemination or sharing of lawsuit	All 3 say not aware of anything responsive.	Need to identify; if nothing else, needs to say it.	Unresolved.
28	Emails to/from designated people about Donoghue's harassing behavior, employment at PMC, criminal charges etc.	Privilege; no log; no response.	Text messages exist; no emails provided.	Unresolved.
31	Emails concerning Donoghue's harassing behavior; PMC; criminal charges;	Privilege but no log; not answered.		Unresolved.
32	Emails containing specified words	Privilege but will produce.	Nothing identified as responsive; needs to identify and say whether there is anything else.	Unresolved.

Deficiencies in Supreme's Response to Request to Produce¹

No.	Request	Response	Insufficiency	What is Needed	Other Information
1	All documents concerning allegations in retaliation lawsuit	Nothing provided.		Production. and Identify which documents (see fn. 1 for requirement)	Unresolved.
2	All documents reviewed or relied upon in drafting responses or Retaliation Lawsuit or Answer	Nothing.	Claims privilege but no log.		Unresolved.
3	All documents or correspondence which may lead to the discovery of relevant information	No Response.			Unresolved.
4	All written or oral statements or reports concerning the facts and circumstances of allegations in Complaint, Answer or Retaliatory Lawsuit	No statements No investigation file No government reports	Must produce all.		Unresolved.
5	Audio or video recording	Not in possession		Must search for possession, custody or control and reveal what they have done to see; note this would include voice mails.	Unresolved.
6	Emails, communication etc. between Supreme and employees and others concerning allegations in	No response			Unresolved.

¹ Supreme's production fails to identify specific documents which are responsive to which request.

	Complaint, Answer or Retaliatory lawsuit				
7	Documents in connection with opening, staffing and establishment of Williamsville office	Will produce non-privileged information			Unresolved.
8	Documents deleted or transmitted from PMC files	Will conduct search but nothing produced yet and nothing identified as being produced			Unresolved.
9	All documents concerning or reflecting summaries ... of data stored in PMC's offices, files	Same answer as above; Nothing identified as having been produced			Unresolved.
10	All emails documents etc.. sent from any email associated with PMC to email associated with Supreme	Nothing identified as having been provided;	Also, they set artificial time limits that should be removed; Also, no privilege log.		Unresolved.
11	All documents concerning announcement of opening of Williamsville office	None produced; says will provide non-privileged			Unresolved.
12	Documents concerning employment	Have produced some but not all.	Have not produced all compensation agreements; have not produced all recruitment documents or negotiations; no advertisements, offers, etc.... No commissions, no salary information.		Unresolved.

13	All documents concerning employment or potential employment at supreme of former or current employees	Will produce non-privileged information	Not produced.		Unresolved.
14	Documents concerning resignation communications and conversations	Will produce non-privileged	No privilege log; don't know what is supposed to be responsive; don't know if claims everything produced	Documents concerning resignation communications and conversations	Unresolved.
15	Documents between Supreme and others about resignation	Will produce non-privileged documents	No privilege log; don't know what is supposed to be responsive; don't know if claims everything produced.		Unresolved.
16	Communications with PMC former employees since opening Williamsville office	Will produce non-privileged documents.	No privilege log; don't know what is supposed to be responsive; don't know if claims everything produced.		Unresolved.
17	Documents concerning all persons or entities contacted by Supreme or any defendant concerning PMC customers, potential customers, pipeline customers	Nothing designated as such even though says will produce relevant non-privileged information; artificially limited to "reason to believe."	No privilege log; don't know what is supposed to be responsive; don't know if claims everything produced.		Unresolved.

18	Documents between Supreme and defendants concerning customers of PMC, potential customers	Improperly refers to response to 17; Nothing produced; no transmittal of pipeline information etc....	Other documents identified such as estimates between Peter Alongi and defendants not disclosed; no text messages, no email transmittals, no voicemails.		Unresolved.
19	Documents concerning protection, limitation, use or dissemination of PMC information	Nothing produced.	See individual texts and admission; no showing of any investigation; only thing produced is their employment forms.		Unresolved.
20	Documents and communications concerning PMC customers, leads, etc since employed Nostro, Randall and Popham	Nothing produced.	Must produce all.		Unresolved.
21	Records concerning reimbursement, compensation, commissions and legal fees paid on behalf of indivd. defendants	Nothing produced even though agrees to limited production only of compensation.	Must produce all.		Unresolved.
22	Statements concerning dissemination or sharing of lawsuit	Nothing produced.	See individual Text messages disclosed between Supreme and (either JR or Tirio) concerning lawsuit; texts		Unresolved.

			referring to discussing lawsuit with Supreme.		
23	Communications between defendants about lawsuits	Nothing produced.	See above.		Unresolved.
24	All emails from named people and entities including PMC customers or former customers concerning Donahue or PMC	Nothing produced.	Maybe one of two individual disclosures of client who supposedly was unhappy with PMC in 2020.		Unresolved.
25	Income or profits from Williamsville office	Not produced; limited time for production and only if additional stipulation.			Unresolved.
26	Documents concerning notes sold	Nothing produced; references response to no. 25.			Unresolved.
27	Documents concerning calculations of profits and expenses	Nothing produced; references no. 25.			Unresolved.
28	Documents submitted to regulatory authority or agency	Nothing produced; does not agree to produce.			Unresolved.
29	Documents submitted by NY employees to regulatory agency	Not produced.			Unresolved.
30	Documents concerning litigation	Not produced.			Unresolved.